

## Company thinking

### □ Background and purpose for accounting

- If global climate change continues and abnormal weather conditions lead to frequent disasters, this can lead to increased insurance payments which will, in turn, lead to increased insurance premiums.
- In order to avoid this situation and provide stable insurance, as an insurance company that can meet its social responsibilities, we have established a high goal to reduce our own CO<sub>2</sub> emissions, and are making efforts to reduce the environmental impact throughout our value chain.

### □ Utilization of accounting results

- In addition to disclosing our accounting results in CSR reports and the like, we are also using this information to increase the environmental awareness of our employees.

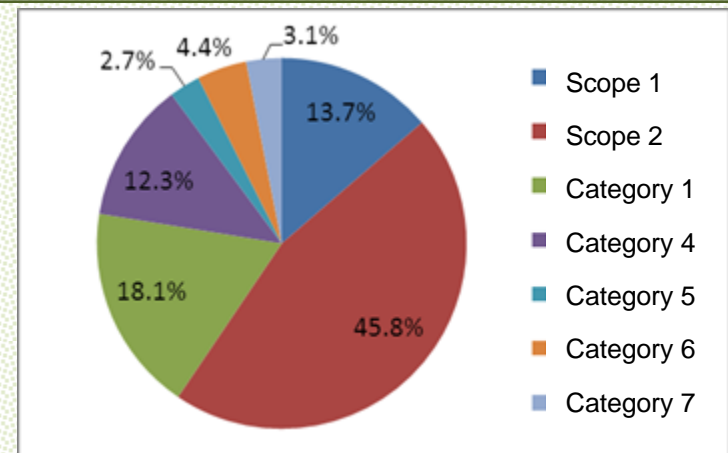
### □ Advantages of accounting

- Efforts to reduce CO<sub>2</sub> emissions throughout our value chain are possible.

### □ Internal accounting organization

- Data is received from all related internal departments and that data is calculated by the CSR Department.

Supply Chain Emissions Accounting Results



	Company thinking
<p><input type="checkbox"/> <b>To reduce supply chain emissions</b></p>	<ul style="list-style-type: none"> <li>• We acquired ISO 14001 certification for all of our offices, and implement "Eco Check" that gives points for the activities at individual work places.</li> <li>• We are also making efforts to reduce emissions throughout our value chain by communicating our environmental policy and procurement policy to our business partners.</li> </ul>
<p><input type="checkbox"/> <b>Tasks to account for supply chain emissions</b></p>	<ul style="list-style-type: none"> <li>• Because the accounting method used will affect the Scope 3 emissions results, it is difficult to make comparisons with other companies.</li> </ul>
<p><input type="checkbox"/> <b>For those starting to account for supply chain emissions</b></p>	<ul style="list-style-type: none"> <li>• We think it would be better to start with categories for which acquiring data is relatively easy.</li> </ul>

Category	Accounting methods	
	Activity data	Emission factor
Category 1: Purchased goods and services	<ul style="list-style-type: none"> <li>Water supply sewage use</li> </ul>	<ul style="list-style-type: none"> <li>Value provided by the Global Climate Change Countermeasure Reporting System (Tokyo)</li> </ul>
	<ul style="list-style-type: none"> <li>Paper use and procurement amounts for printed material</li> </ul>	<ul style="list-style-type: none"> <li>3EID</li> </ul>
Category 4: Transportation and delivery (upstream)	<ul style="list-style-type: none"> <li>Amount paid for mail, couriers and internal communications</li> </ul>	<ul style="list-style-type: none"> <li>3EID</li> </ul>
Category 5: Waste generated in operations	<ul style="list-style-type: none"> <li>Weight of waste from owned buildings</li> </ul>	<ul style="list-style-type: none"> <li>Emission factor DB</li> </ul>
	<ul style="list-style-type: none"> <li>Other waste disposal amounts</li> </ul>	<ul style="list-style-type: none"> <li>3EID</li> </ul>
Category 6: Business travel	<ul style="list-style-type: none"> <li>Amounts paid for and estimated distances for domestic sales trips, business trips, and transfers</li> </ul>	<ul style="list-style-type: none"> <li>Emission factor DB* (Taxis, limousines, rail, buses, high-speed rail, airlines)</li> <li>Emission factor created by the Transportation Energy Handbook, etc. (ships)</li> <li>3EID (overnight stays)</li> </ul>
	<ul style="list-style-type: none"> <li>Airline departure and arrival locations and nights spent away for overseas business trips and transfers</li> </ul>	<ul style="list-style-type: none"> <li>ICAO (International Civil Aviation Organization) (airlines)</li> <li>Emission factor DB* (overnight stays)</li> </ul>
Category 7: Employee commuting	<ul style="list-style-type: none"> <li>Approximate movement distances</li> </ul>	<ul style="list-style-type: none"> <li>Value provided by the Carbon Offset Guidelines (rail, cars)</li> <li>Value provided by the Transportation Eco Foundation (buses)</li> </ul>

\* "Emission Factor Database on Accounting for Greenhouse Gas Emissions Throughout the Supply Chain"